

22 September 2003

THE COMMISSIONER OF PATENTS AND TRADEMARKS

Washington, D.C. 20231

Sir:

In re application of: John Eugene Merkley, Jr.

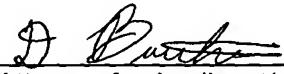
For: INTEGRATED FINANCIAL PROCESSING SYSTEM AND METHOD FOR
FACILITATING AN INCENTIVE PROGRAM

DISCLOSURE STATEMENT

In compliance with 37 CFR 1.56 and guided by 37 CFR 1.97 - 1.99, applicants respectfully submit the following information.

This information Disclosure Statement is filed as of the filing date of this application, which is within the statutory period of 37 CFR 1.97 (b) (1) where no fee is required. No explanation is required for the references in the English language, under 37 CFR 1.98 (a) (3) (i).

Respectfully submitted,



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